## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION - DETROIT

IN RE:

**REMY MOORE** 

CASE NO. 20-45665-PJS CHAPTER 13

HONORABLE PHILLIP J. SHEFFERLY

DEBTOR.

CHRISTOPHER M. CAREY (P51527)

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## **OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ("Creditor"), for its Objection to Confirmation of Debtor's Chapter 13 Plan, states as follows:

- 1. The Creditor is the owner of the 2017 Jeep Patriot bearing vehicle identification number 1C4NJPFA1HD161988.
- 2. The gross outstanding indebtedness owing to the Creditor under the terms of the Lease Agreement at the time of filing of the Bankruptcy was \$14,569.52.
  - 3. The monthly payments under the terms of the Lease Agreement are \$288.11.
- 4. The Plan states that the Debtor will assume the lease and make monthly payments of \$288.00.

5. The Plan states an arrearage in the amount of \$1,152.00 as a Class 4.4 claim, to be

paid at \$96.00 per month over 12 months.

6. The actual arrearage is \$2,095.97.

7. The Lease matures August 28, 2020, at which time the debtor must return said vehicle

or purchase the vehicle for the balance owing.

8. The Creditor requests proof of full-coverage insurance.

9. The Plan fails to provide for a prompt cure and adequate assurance of future

performance as required by 11 U.S.C. § 365.

10. The lease expires August 28, 2020. All payments due under the terms of the Lease

Agreement must be paid on or before that date.

In conclusion, the Creditor requests that this Court grant the relief requested and not confirm

the Chapter 13 Plan until these Objections are resolved.

O'REILLY RANCILIO P.C.

/s/ Craig S. Schoenherr, Sr.

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DATED: June 23, 2020